

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

PAUL D. PRATT
PAMELA G. PRATT
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.
No Respondents.

Case No.:19-20173

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 23, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/14/2019 and confirmed on 3/1/19 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		70,200.00
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		70,200.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,400.00	
Trustee Fee	3,371.54	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,771.54

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	QUICKEN LOANS LLC FKA QUICKEN LOAN	0.00	37,642.52	0.00	37,642.52
	Acct: 6265				
	QUICKEN LOANS LLC FKA QUICKEN LOAN	33.10	33.10	0.00	33.10
	Acct: 6265				
					37,675.62

Priority					
	LAUREN M LAMB ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PAUL D. PRATT	0.00	0.00	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	3,400.00	3,400.00	0.00	0.00
	Acct:				
	*** NONE ***				

Unsecured					
	ARVEST BANK	15,485.49	6,269.60	0.00	6,269.60
	Acct: 0221				
	PORTFOLIO RECOVERY ASSOCIATES, LL	9,837.91	3,983.06	0.00	3,983.06
	Acct: 2293				
	CAPITAL ONE BANK (USA) NA BY AMERIC	5,147.27	2,083.98	0.00	2,083.98
	Acct: 7386				
	LVNV FUNDING LLC	4,479.31	1,813.54	0.00	1,813.54
	Acct: 0594				
	PRA/PORTFOLIO RECOVERY ASSOC	220.92	89.44	0.00	89.44
	Acct: 5350				
	CITIBANK**	0.00	0.00	0.00	0.00
	Acct: 7986				
	LVNV FUNDING LLC	4,630.50	1,874.75	0.00	1,874.75
	Acct: 5434				
	DISCOVER PERSONAL LOANS**	15,623.60	6,325.52	0.00	6,325.52
	Acct: 4256				
	DISCOVER BANK(*)	6,542.94	2,649.04	0.00	2,649.04
	Acct: 3337				
	PORTFOLIO RECOVERY ASSOCIATES, LL	1,639.81	663.91	0.00	663.91

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 8588				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 8588				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
					25,752.84
TOTAL PAID TO CREDITORS					63,428.46
TOTAL CLAIMED					
	PRIORITY	0.00			
	SECURED	33.10			
	UNSECURED	63,607.75			

Date: 02/23/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
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PITTSBURGH, PA 15219
(412) 471-5566
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IN RE:

PAUL D. PRATT
PAMELA G. PRATT
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:19-20173

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Paul D. Pratt
Pamela G. Pratt
Debtors

Case No. 19-20173-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 24, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Paul D. Pratt, Pamela G. Pratt, 216 Grant Street, Greensburg, PA 15601-1937
15009670	+ Arvest Bank, c/o Sharon L. Stolte, 4600 Madison Ave., Ste. 1000, Kansas City, MO 64112-3042

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 24 2022 23:37:05	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 24 2022 23:35:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14978173	Email/Text: bankruptcy@arvest.com	Feb 24 2022 23:36:00	Arvest Bank, Attn: Bankruptcy, Po Box 11110, Fort Smith, AR 72917
14978172	Email/Text: bankruptcy@arvest.com	Feb 24 2022 23:36:00	Arvest Bank, Pob 799, Lowell, AR 72745
14978176	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 24 2022 23:37:12	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14978174	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 24 2022 23:37:12	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
14978175	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 24 2022 23:37:12	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
14998332	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 24 2022 23:37:03	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14978178	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 24 2022 23:37:18	Citibank, Po Box 6241, Sioux Falls, SD 57117-6241
14978179	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 24 2022 23:37:19	Citibank, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15017358	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 24 2022 23:36:59	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14978180	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 24 2022 23:36:59	Citibank/Sunoco, Po Box 6497, Sioux Falls, SD 57117-6497
14978181	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 24 2022 23:37:19	Citibank/Sunoco, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14978183	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 24 2022 23:37:06	Citibankna, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14978182	+ Email/PDF: Citi.BNC.Correspondence@citi.com		

District/off: 0315-2

User: auto

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Form ID: pdf900

Total Noticed: 32

		Feb 24 2022 23:36:59	Citibankna, Po Box 769006, San Antonio, TX 78245-9006
14978184	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 24 2022 23:37:07	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
14978185	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 24 2022 23:37:17	Citicards Cbna, Citi Bank, Po Box 6077, Sioux Falls, SD 57117-6077
14978187	Email/Text: mrdiscen@discover.com	Feb 24 2022 23:35:00	Discover Financial, Po Box 15316, Wilmington, DE 19850
14983409	Email/Text: mrdiscen@discover.com	Feb 24 2022 23:35:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14978188	+ Email/Text: mrdiscen@discover.com	Feb 24 2022 23:35:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14985931	+ Email/Text: dplbk@discover.com	Feb 24 2022 23:36:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
15015147	Email/PDF: resurgentbknofications@resurgent.com	Feb 24 2022 23:36:57	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15201828	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 24 2022 23:37:05	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15012802	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 24 2022 23:37:07	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14979165	+ Email/PDF: rmscedi@recoverycorp.com	Feb 24 2022 23:37:16	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14978190	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 24 2022 23:36:00	Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433
14978189	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 24 2022 23:36:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
14989328	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 24 2022 23:36:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14978191	+ Email/PDF: gecsed@recoverycorp.com	Feb 24 2022 23:37:09	Synchrony Bank/Sams Club, Po Box 965005, Orlando, FL 32896-5005
14978192	+ Email/PDF: gecsed@recoverycorp.com	Feb 24 2022 23:37:09	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
14978186		Discover Bank
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14978177	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0315-2

User: auto

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com
Lauren M. Lamb	on behalf of Debtor Paul D. Pratt julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;Lamb LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Lauren M. Lamb	on behalf of Joint Debtor Pamela G. Pratt julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;Lamb LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Maria Miksich	on behalf of Creditor Quicken Loans Inc. mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 7